

Q: When I turned 65, I chose a Medicare Advantage Plan that might not be the best plan for me now. I think I might need to switch a new plan. What should I do now?

A: The Medicare Annual
Enrollment Period (formerly the
Open Enrollment Period) is right
around the corner, beginning
October 15 and ending
December 7. During this Annual
Enrollment Period, you can:

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare
   Advantage Plan that doesn't
   offer drug coverage to a
   Medicare Advantage Plan
   that offers drug coverage.

- Switch from a Medicare
   Advantage Plan that offers
   drug coverage to a Medicare
   Advantage Plan that doesn't
   offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another.
- Drop your Medicare prescription drug coverage completely.

There are many helpful tools available to help you choose the plan that's right for you.

The State Health Insurance Information Program (SHIP) is a free and unbiased counseling program provided by the Indiana Department of Insurance for Medicare beneficiaries in Indiana. SHIP has sites throughout the state where you can meet with a counselor. SHIP is staffed by a crew of counselors who have completed intensive training and can help you sort through your options.

To make an appointment with a SHIP counselor or to find a site

near you, call SHIP at 1-800-452-4800. You can also find us at www.medicare.in.gov.

Another great resource is the Plan Finder available at <a href="https://www.medicare.gov">www.medicare.gov</a>. By entering your zip code, prescription drug information, and a few other preferences, the Plan Finder can help you compare plans available in your area.

If you would like help using the Plan Finder, SHIP counselors can assist you in complete confidence.

SHIP will be hosting events throughout the state of Indiana to help beneficiaries during Annual Enrollment. Many of these will provide one-on-one assistance and will require advanced registration. For a list of these events, visit the SHIP website at

www.medicare.in.gov and choose the SHIP Presentations link

If you have questions about Annual Enrollment or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.